Case 19-21526-MBK Doc 23 Filed 08/22/19 Entered 08/22/19 15:30:10 Desc Main

Document Page 1 of 2

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C.

Sentry Office Plz

216 Haddon Ave.

Suite 406

Westmont, NJ 08018

(215)627-1322

dcarlon@kmllawgroup.com

Attorneys for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2006-18

In Re:

Sharise Ganie,

Debtor.

Case No.: 19-21526 MBK

Adv. No.:

Hearing Date: 8/14/19 @10:00 a.m.

Order Filed on August 22, 2019

by Clerk
U.S. Bankruptcy Court

District of New Jersey

Judge: Michael B. Kaplan

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: August 22, 2019

Honorable Michael B. Kaplan United States Bankruptcy Judge Page 2

Debtor: Sharise Ganie Case No.: 19-21526 MBK

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Attorneys for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2006-18, holder of a mortgage on real property located at 604 Riverside Avenue, Trenton, NJ 08618, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Candyce Illene Smith-Sklar, Esquire, attorney for Debtor, Sharise Ganie, and for good cause having been shown;

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Debtor is to obtain a loan modification October 9, 2019, or as may be extended by an application to extend the loss mitigation period; and

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall make post-petition payments directly to Secured Creditor outside of the plan in accordance with the terms of the Court's loss mitigation order while the loss mitigation period is active; and

It **ORDERED**, **ADJUDGED** and **DECREED** that the trustee is to pay the arrears per the plan while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or the difference between the regular post-petition payment and the loss mitigation payment, or any other post-petition arrears that may accrue; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.